

Fill in this information to identify the case:

Debtor 1 Bryan Scott

Debtor 2 Debra Scott
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 16-30243-jda

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as
Trustee of the Igloo Series IV Trust

Court claim no. (if known): 14

Last 4 digits of any number you use to
identify the debtor's account: 7848

Date of payment change:
Must be at least 21 days after date 05 / 17 / 2020
of this notice

New total payment: \$ 628.01
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 0.00

New escrow payment: \$ 129.33

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Bryan Scott

First Name

Middle Name

Last Name

Case number (if known) 16-30243-jda

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 04 / 15 / 2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com

Analysis Date: April 03, 2020

BRYAN L SCOTT
DEBRA J SCOTT
5411 W FRANCES RD
CLIO MI 48420

Loan:

Property Address:
5411 WEST FRANCES ROAD
CLIO, MI 48420

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective May 17, 2020:
Principal & Interest Pmt:			498.68	498.68
Escrow Payment:			0.00	129.33
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$498.68	\$628.01

Escrow Balance Calculation	
Due Date:	May 17, 2020
Escrow Balance:	(487.93)
Anticipated Pmts to Escrow:	0.00
Anticipated Pmts from Escrow (-):	81.85
Anticipated Escrow Balance:	(\$569.78)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jan 2020				240.81	* Forced Place Insur	0.00	(240.81)
Feb 2020				82.73	* Forced Place Insur	0.00	(323.54)
Mar 2020				82.54	* Forced Place Insur	0.00	(406.08)
Apr 2020				81.85	* Forced Place Insur	0.00	(487.93)
					Anticipated Transactions	0.00	(487.93)
Apr 2020				81.85	Forced Place Insur		(569.78)
	\$0.00	\$0.00	\$0.00	\$569.78			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 03, 2020

BRYAN L SCOTT

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(569.78)	0.00
May 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Jun 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Jul 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Aug 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Sep 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Oct 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Nov 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Dec 2020	81.85	81.85	Forced Place Insur	(569.78)	0.00
Jan 2021	81.85	81.85	Forced Place Insur	(569.78)	0.00
Feb 2021	81.85	81.85	Forced Place Insur	(569.78)	0.00
Mar 2021	81.85	81.85	Forced Place Insur	(569.78)	0.00
Apr 2021	81.85	81.85	Forced Place Insur	(569.78)	0.00
	<u>\$982.20</u>	<u>\$982.20</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 163.70 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (569.78). Your starting balance (escrow balance required) according to this analysis should be \$0.00. This means you have a shortage of 569.78. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 982.20. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	81.85
Surplus Amount:	0.00
Shortage Amount:	47.48
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$129.33</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$580.53 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

2 L. Bryant Jaquez, Esq. (SBN 252125)

3 GHIDOTTI | BERGER, LLP

4 1920 Old Tustin Ave.

5 Santa Ana, CA 92705

6 Ph: (949) 427-2010

7 Fax: (949) 427-2732

8 bjaquez@ghidottiberger.com

9 Attorney for Creditor

10 U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust

11 UNITED STATES BANKRUPTCY COURT

12 EASTERN DISTRICT OF MICHIGAN – FLINT DIVISION

13 In Re:) CASE NO.: 16-30243-jda

14 Bryan Scott and Debra Scott,) CHAPTER 13

15 Debtors.) **CERTIFICATE OF SERVICE**

16 **CERTIFICATE OF SERVICE**

17 I am employed in the County of Orange, State of California. I am over the age of
18 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
19 Santa Ana, CA 92705.

20 I am readily familiar with the business's practice for collection and processing of
21 correspondence for mailing with the United States Postal Service; such correspondence would
22 be deposited with the United States Postal Service the same day of deposit in the ordinary
23 course of business.

On April 15, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Bryan Scott
5411 W. Frances Road
Clio, MI 48420

Joint Debtor

Debra Scott
5411 W. Frances Road
Clio, MI 48420

Debtor's Counsel

Erin Ashley-Bartos Kramer
30700 Telegraph Rd.
Suite 1675
Bingham Farms, MI 48025

Debtors' Counsel

Jesse R. Sweeney
25140 Lahser Road
Suite 252B
Southfield, MI 48033

Chapter 13 Trustee

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 15, 2020 at Santa Ana, California

/s/ Jeremy Romero
Jeremy Romero